

Ask one
of our
Consumer
Services
Reps
about our
new
EAGLE
Mediation
Program

Arkansas

Insurance Department

We work for you!



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EAGLE Mediation Program



Ending
Arguments
Gently
Legally
Economically



EAGLE **Mediation** **Program**

The purpose of the Arkansas Insurance Department is to serve and protect the public interest by the equitable enforcement of the State's laws and regulations affecting the insurance industry. The primary mission of the Department is consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.

The **EAGLE** Mediation Program is a voluntary mediation program designed to assist insurance consumers and insurers with conflict resolution, in hopes of thwarting lengthy and costly litigation proceedings. The program is aimed at doing what its name implies: **"Ending Arguments Gently, Legally, and Economically."**

Sometimes cases that originate in our Consumer Services Division go unresolved, since there is no violation of the law and the investigator is unable to resolve a question of fact. Unfortunately, in some instances these cases result in

some costly litigation. The **EAGLE** program is designed to help the parties in these unresolved cases reach a satisfactory conclusion without having to engage in court proceedings.

Mediators for the program will be Insurance Department employees, primarily attorneys, who have been trained in mediation techniques by certified Mediators. Those serving as Mediators will not issue rulings, but will act as facilitators, attempting to reach a settlement that is beneficial to both parties.

The Mediators will be impartial and fair, and will not have been directly involved in the case in any way prior to serving as a Mediator. We believe this voluntary approach to dispute resolution will prove beneficial to consumers and insurers alike.

In order to participate in the **EAGLE** program:

- ❶ **Both opposing parties must agree to mediation proceedings before the mediation process begins.**
- ❷ **Those participating in the mediation process must have full settlement authority.**

Mediation is not arbitration. A mediator does not impose a decision on the parties. **In mediation the goal is agreement.** If the parties cannot come to an agreed settlement during mediation, all parties may walk away without having lost their rights.

The Department recognizes that it is impossible to satisfy every consumer every time. Circumstances beyond our control often dictate that a consumer's wishes cannot be granted. Those limitations notwithstanding, **when a consumer concludes the EAGLE mediation process, the Department's goal is for the consumer to exit believing that all reasonable measures have been exhausted to reach an amicable agreement.**

If you would like more information about the **EAGLE** Mediation program or have questions regarding any other insurance matter, you can contact our **Consumer Services Division** at 1-800-852-5494 or visit us on our web site at: www.state.ar.us/insurance.